FDIC San Francisco Regional Office Director John F. Carter 25 Jessie Street Ecker Square, Suite 2300 San Francisco, CA 94105

September 17, 2005

Dear Sir:

I am writing in regard to Wal-Mart's desire to obtain an Industrial Loan Charter (ILC) in the state of Utah. I understand that this may open the door to them in the future to move into the banking world. I feel there is no doubt that if this happens; they will quickly gain a monopoly on the banking industry, just as they have with the retail store business. Our small communities, as I live in, will definitely be impacted by this decision. My daughter's occupation as a bank teller will be affected, if not obliterated. She will no longer be able to find employment in her hometown if Wal-Mart forces these small community banks (and my daughter's employer) out of the area. We have already seen the effect of Wal-Mart's Super Stores on small businesses. Unable to compete with this mammoth, many businesses are folding. Please keep this from happening in the banking world.

Rec'd FDIZ-SFRO 9/26/2005

I appreciate your attention to this matter.

Sincerely, Brenda M. Rinehart Brenda Rinehart 8060 Route 242

Salamanca, NY 14779